

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

WILLIAM T HUTCHINSON, SR.
KAREN S HUTCHINSON
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:17-70463 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 25, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/14/2017 and confirmed on 8/18/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		98,579.50
Less Refunds to Debtor	140.47	
TOTAL AMOUNT OF PLAN FUND		98,439.03

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,279.00	
Trustee Fee	4,455.76	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,734.76

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK TRUST NA - TRUSTEE OF CABA Acct: 6644	0.00	36,108.54	0.00	36,108.54
	US BANK TRUST NA - TRUSTEE OF CABA Acct: 6644	7,763.99	7,763.99	0.00	7,763.99
	INDIANA COUNTY TAX CLAIM BUREAU Acct: 0392	7,072.18	7,072.18	1,491.69	8,563.87
	PA DEPARTMENT OF REVENUE* Acct: 1712	553.39	553.39	60.76	614.15
	WESTLAKE FINANCIAL SERVICES** Acct: 8787	14,579.43	14,579.43	1,953.37	16,532.80
	WESTLAKE FINANCIAL SERVICES** Acct: 8787	0.00	0.00	0.00	0.00
					69,583.35

Priority					
	KENNETH P SEITZ ESQ Acct:	0.00	0.00	0.00	0.00
	WILLIAM T HUTCHINSON, SR. Acct:	0.00	0.00	0.00	0.00
	WILLIAM T HUTCHINSON, SR. Acct:	0.00	0.00	0.00	0.00
	WILLIAM T HUTCHINSON, SR. Acct:	140.47	140.47	0.00	0.00
	LAW OFFICES OF KENNETH P SEITZ Acct:	0.00	0.00	0.00	0.00
	KENNETH P SEITZ ESQ Acct:	3,279.00	3,279.00	0.00	0.00
	PA DEPARTMENT OF REVENUE* Acct: 1712	356.84	356.84	0.00	356.84
	INTERNAL REVENUE SERVICE* Acct: 1712	17,598.89	17,598.89	0.00	17,598.89
	US BANK TRUST NA - TRUSTEE OF CABA Acct: 6644	314.87	314.87	0.00	314.87
	US BANK TRUST NA - TRUSTEE OF CABA Acct: 6644	287.15	287.15	0.00	287.15

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority					
	US BANK TRUST NA - TRUSTEE OF CABA Acct: 6644	2,130.56	2,130.56	0.00	2,130.56
					20,688.31
Unsecured					
	CITIFINANCIAL INC (NON-RE*)++ Acct: 3732	0.00	0.00	0.00	0.00
	ACCESS SERVICES++ Acct:	0.00	0.00	0.00	0.00
	AFNI Acct: 5858	0.00	0.00	0.00	0.00
	LVNV FUNDING LLC, ASSIGNEE Acct: 1392	711.38	4.79	0.00	4.79
	LVNV FUNDING LLC, ASSIGNEE Acct: 0040	455.03	3.07	0.00	3.07
	FIRST COMMONWEALTH BANK(*) Acct: 1524	0.00	0.00	0.00	0.00
	FULL SERVICE NETWORK Acct: 9023	0.00	0.00	0.00	0.00
	LVNV FUNDING LLC, ASSIGNEE Acct: 2849	968.45	6.53	0.00	6.53
	LOMBARDO DANIELS AND MOSS++ Acct: 0622	0.00	0.00	0.00	0.00
	NAVIENT SOLUTIONS INC O/B/O ECMC Acct: 6493	31,935.47	215.25	0.00	215.25
	NAVIENT SOLUTIONS INC O/B/O ECMC Acct: 1712	6,751.69	45.51	0.00	45.51
	NORTHWEST BANK S/B/M NORTHWEST (C Acct: 9150	2,869.15	19.34	0.00	19.34
	PENELEC/FIRST ENERGY** Acct: 8201	4,378.96	29.51	0.00	29.51
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 0507	541.44	3.65	0.00	3.65
	TEK COLLECT Acct: 4466	0.00	0.00	0.00	0.00
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 4127	10,689.47	72.05	0.00	72.05
	PA DEPARTMENT OF REVENUE* Acct: 1712	20.50	0.14	0.00	0.14
	INTERNAL REVENUE SERVICE* Acct: 6493	3,951.97	26.64	0.00	26.64
	VERIZON BY AMERICAN INFOSOURCE LP Acct: 0001	121.51	0.82	0.00	0.82
	VERIZON BY AMERICAN INFOSOURCE LP Acct: 2663	105.97	0.71	0.00	0.71
	VERIZON BY AMERICAN INFOSOURCE LP Acct: 4781	683.04	4.60	0.00	4.60
	ALDRIDGE PITE LLP Acct:	0.00	0.00	0.00	0.00
	BRIAN C NICHOLAS ESQ Acct:	0.00	0.00	0.00	0.00
	SN SERVICING CORP(*) Acct:	0.00	0.00	0.00	0.00
	CAPITAL ONE** Acct:	0.00	0.00	0.00	0.00
					432.61

TOTAL PAID TO CREDITORS

90,704.27

TOTAL CLAIMED	
PRIORITY	20,688.31
SECURED	29,968.99
UNSECURED	64,184.03

Date: 10/25/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

WILLIAM T HUTCHINSON, SR.
KAREN S HUTCHINSON
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:17-70463 JAD

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Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
William T Hutchinson, Sr.
Karen S Hutchinson
Debtors

Case No. 17-70463-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Oct 26, 2022

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ William T Hutchinson, Sr., Karen S Hutchinson, 75 Privateroad 5069, Commodore, PA 15729-9116
14643582	Access Services - VIN Capitol, P.O. Box 157, Tampa, FL 33603
14661269	CitiFinancial Servicing LLC, P.O. Box 6043, Sioux Falls, SD 57117-6043
14643590	+ Holiday Financial Serv, 300 Walmart Dr Ste 150, Ebensburg, PA 15931-4214
14643591	+ Indiana County Tax Claim Bureau, 825 Philadelphia Street, Indiana, PA 15701-3951
14662005	Navient Solutions, LLC. on behalf of, Educational Credit Management Corporatio, PO BOX 16408, St. Paul, MN 55116-0408
14643594	+ Northwest Consumer Discount Company, PO Box 456, Punxsutawney, PA 15767-0456
14724926	+ Penelec, c/o FirstEnergy, Building #1, Suite 1-511, 101 Crawford's Corner, Holmdel, NJ 07733-1976
14643595	+ Penelec, 76 S. Main Street A-RPC, Akron, OH 44308-1812
14643597	+ Tek Collect, 871 Park St, Columbus, OH 43215-1441
14643599	Westlake Financial Svc, PO Box 141419, Irving, TX 75014-1419

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bknotices@sns.com	Oct 26 2022 23:49:00	U.S. Bank Trust, N.A., as Trustee of LB-Cabana Ser, c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
14643583	+ Email/Text: EBNProcessing@afni.com	Oct 26 2022 23:49:00	Afni, Inc., Po Box 3097, Bloomington, IL 61702-3097
14643584	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 26 2022 23:46:35	Capital One Bank, N.A., P.O. Box 71083, Charlotte, NC 28272-1083
14643585	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 26 2022 23:47:12	Citifinancia, 300 Saint Paul Pl, Baltimore, MD 21202-2120
14643586	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 26 2022 23:48:00	Commonwealth of Pennsylvania, Department of Revenue, Strawberry Square, Fourth & Walnut Streets, Harrisburg, PA 17128-0001
14643587	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 26 2022 23:47:09	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
14643588	+ Email/Text: SAABankruptcy@fcbanking.com	Oct 26 2022 23:48:00	First Commonwealth Ban, 601 Philadelphia St, Indiana, PA 15701-3952
14643589	+ Email/Text: fsncustbrnotice@fullservicenetwork.com	Oct 26 2022 23:48:00	Full Service Network, 600 Grant St Fl 30, Pittsburgh, PA 15219-2702
14643592	Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 26 2022 23:48:00	IRS, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
14699354	Email/PDF: resurgentbknotifications@resurgent.com	Oct 26 2022 23:47:12	LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital

District/off: 0315-7

User: auto

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			Services, PO Box 10587, Greenville, SC 29603-0587
14699357	Email/PDF: resurgentbknotifications@resurgent.com	Oct 26 2022 23:47:38	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14643593	+ Email/PDF: pa_dc_claims@navient.com	Oct 26 2022 23:46:45	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
14643596	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 26 2022 23:47:10	Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541
14726077	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 26 2022 23:46:47	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14655006	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 26 2022 23:48:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
15395447	^ MEBN	Oct 26 2022 23:42:32	U.S. Bank Trust, N.A. as Trustee, of the LB-Cabana Series IV Trust, c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
14643598	+ Email/Text: BANKRUPTCY@UNITEDAUTOCREDIT.NET	Oct 26 2022 23:48:00	United Auto Credit Co, 1071 Camelback St Ste 10, Newport Beach, CA 92660-3046
14678889	Email/PDF: ebn_ais@aisinfo.com	Oct 26 2022 23:46:50	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14773934	+ Email/Text: peritus@ebn.phinsolutions.com	Oct 26 2022 23:49:00	Westlake - C/O Peritus Portfolio Services, P.O. Box 141419, Irving, TX 75014-1419
14726444	+ Email/Text: ecfbnc@aldridgepite.com	Oct 26 2022 23:48:00	Wilmington Savings Fund Society, c/o Aldridge Pite, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
14750508	+ Email/Text: BKBCNMAIL@carringtonms.com	Oct 26 2022 23:48:00	Wilmington Savings Fund Society, FSB, Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Westlake Financial Svc
cr		Wilmington Savings Fund Society, FSB, as trustee o
cr	*+	U.S. Bank Trust, N.A., as Trustee of LB-Cabana Ser, c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
cr	*	Westlake C/O Peritus Portfolio Services, P.O. Box 141419, IRVING, TX 75014-1419
14712684	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14783797	*	Westlake C/O Peritus Portfolio Services, P.O. Box 141419, Irving, TX 75014-1419

TOTAL: 2 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-7

User: auto

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Date Rcvd: Oct 26, 2022

Form ID: pdf900

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Date: Oct 28, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Wilmington Savings Fund Society FSB, as trustee of Stanwich Mortgage Loan Trust A bnicholas@kmlawgroup.com
Kenneth P. Seitz	on behalf of Joint Debtor Karen S Hutchinson thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Debtor William T Hutchinson Sr. thedebterasers@aol.com
Lauren Moyer	on behalf of Creditor U.S. Bank Trust N.A., as Trustee of LB-Cabana Series IV Trust lmoyer@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 6